

Information to identify the case:

Debtor 1	Richard Haberstroh	Social Security number or ITIN	xxx-xx-5219
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-18069-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Haberstroh

5/10/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Haberstroh
Debtor

Case No. 19-18069-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 10, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2021:

Recip ID	Recipient Name and Address
db	+ Richard Haberstroh, 7 Alpine Road, Holmdel, NJ 07733-2722
lm	+ Bayview Loan Servicing LLC, Bayview Loan Servicing LLC, 5th Floor, Miami, FL 33146
518227793	+ Arnold L. Stadtmauer, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
518227795	+ Bayshore Community Hospital, 735 N Beers St, Holmdel, NJ 07733-1515
518227796	+ Bayshore Emergency, P.O. Box 5934, Parsippany, NJ 07054-6934
518195504	+ Bayview Loan Servicing LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1873
518323449	+ Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
518227799	+ Claudia Haberstroh, 7 Alpine Road, Holmdel, NJ 07733-2722
518999581	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518999582	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor Coral Gable, FL 33146-1873
518227791	+ First Service Residential East, 21 Christopher Way, Eatontown, NJ 07724-3325
518227800	+ Holmdel Physicians Association, 735 N. Beers Street, Holmdel, NJ 07733-1515
518195506	#+ KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518195507	+ Monmouth County Sheriff's Office, 2500 Kozloski Road, Freehold, NJ 07728-4424
518195508	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
518227801	+ Trans-Continental Credit Collection, P.O. Box 5055, White Plains, NY 10602-5055
518227803	+ Wakefield & Associates, P.O. Box 59003, Knoxville, TN 37950-9003

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	May 11 2021 00:13:00	Americredit Financial Services, Inc., dba GM Finan, PO Box 183853, Arlington, TX 76096-3853
518272118	EDI: PHINAMERI.COM	May 11 2021 00:13:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518227794	+ Email/Text: bankruptcyletters@hackensackmeridian.org	May 10 2021 20:36:00	Bayshore Community Hospital, 727 North Beers Street, Holmdel, NJ 07733-1598
518195504	+ EDI: LCIBAYLN	May 11 2021 00:13:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1873
518323449	+ EDI: LCIBAYLN	May 11 2021 00:13:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873

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518227798	+ Email/Text: bankruptcy@certifiedcollection.com	May 10 2021 20:36:00	Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
518999582	+ EDI: LCIBAYLN	May 11 2021 00:13:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518999581	+ EDI: LCIBAYLN	May 11 2021 00:13:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518227790	+ Email/Text: bankruptcy@diamondresorts.com	May 10 2021 20:36:00	Diamond Resorts US, Collection, 10600 West Charleston Blvd., Las Vegas, NV 89135-1014
518195505	+ EDI: IRS.COM	May 11 2021 00:13:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518207830	EDI: Q3G.COM	May 11 2021 00:13:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518315021	+ EDI: AIS.COM	May 11 2021 00:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518227802	+ EDI: VERIZONCOMB.COM	May 11 2021 00:13:00	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055
518220423	Email/Text: bankruptcytn@wakeassoc.com	May 10 2021 20:35:00	HOLMDEL PHYSICIANS ASSOCIATES, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
518227792	+ Email/Text: bankruptcydept@wyn.com	May 10 2021 20:36:00	Wyndham Resort at, Fairfield Harbor Light, 911 5th Avenue, San Diego, CA 92101-6101

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518870840	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518227797	*+	Bayview Loan Servicing LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1873
518322679	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor Richard Haberstroh bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., dba GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Rebecca Ann Solarz	on behalf of Creditor BAYVIEW LOAN SERVICING LLC rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7